

Fill in this information to identify your case:

| | | | |
|--|-------------------------------|-------------|-----------|
| Debtor 1 | Cheryl Louise Williams-Murray | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: Southern District of New York 2:19-bk-11705cgm | | | |
| Case number (If known) | 19-11705cgm | | |

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
 12/02/2019
 MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

- Employed
 Not employed

- Employed
 Not employed

Occupation

Tutor

Employer's name

Self employed

Employer's address

675 Walton Ave Apt 2B

Number Street

Number Street

Bronx NY 10451

City State ZIP Code

City State ZIP Code

How long employed there? 40 years

40 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

For Debtor 1

For Debtor 2 or
non-filing spouse

2. \$ 300.00

\$ _____

3. Estimate and list monthly overtime pay.

3. + \$ 0.00

+ \$ _____

4. Calculate gross income. Add line 2 + line 3.

4. \$ 300.00

\$ _____

Debtor 1 Cheryl Louise Williams-Murray
 First Name Middle Name Last Name

Case number (if known) 19-11705cgm

For Debtor 1 For Debtor 2 or non-filing spouse

Copy line 4 here..... ➔ 4. \$ 300.00 \$ _____

5. List all payroll deductions:

| | | |
|---|----------------------|------------|
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ <u>0.00</u> | \$ _____ |
| 5b. Mandatory contributions for retirement plans | 5b. \$ <u>0.00</u> | \$ _____ |
| 5c. Voluntary contributions for retirement plans | 5c. \$ <u>0.00</u> | \$ _____ |
| 5d. Required repayments of retirement fund loans | 5d. \$ <u>0.00</u> | \$ _____ |
| 5e. Insurance | 5e. \$ <u>0.00</u> | \$ _____ |
| 5f. Domestic support obligations | 5f. \$ <u>0.00</u> | \$ _____ |
| 5g. Union dues | 5g. \$ <u>0.00</u> | \$ _____ |
| 5h. Other deductions. Specify: _____ | 5h. + \$ <u>0.00</u> | + \$ _____ |

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 0.00 \$ _____

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 300.00 \$ _____

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ _____

8b. Interest and dividends

8b. \$ 0.00 \$ _____

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ _____

8d. Unemployment compensation

8d. \$ 0.00 \$ _____

8e. Social Security

8e. \$ 1,116.00 \$ _____

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: SNAP

8f. \$ 194.00 \$ _____

8g. Pension or retirement income

8g. \$ 0.00 \$ _____

8h. Other monthly income. Specify: _____

8h. + \$ 0.00 + \$ _____

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 1,310.00 \$ _____

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 1,610.00 + \$ 0.00 = \$ 1,610.00

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: roommate/family contribution

11. + \$ 346.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

\$ 1,956.00

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: _____

Fill in this information to identify your case:

| | | |
|---|-------------------------------|-------------|
| Debtor 1 | Cheryl Louise Williams-Murray | |
| | First Name | Middle Name |
| | Last Name | |
| Debtor 2 | (Spouse, if filing) | |
| | First Name | Middle Name |
| | Last Name | |
| United States Bankruptcy Court for the: Southern District of New York | | |
| Case number | 19-11705cgm (if known) | |

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Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:
 12/02/2019
 MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

| Your expenses | | |
|---------------|----|------|
| 4. | \$ | 0.00 |
| 4a. | \$ | 0.00 |
| 4b. | \$ | 0.00 |
| 4c. | \$ | 0.00 |
| 4d. | \$ | 0.00 |

Debtor 1 Cheryl Louise Williams-Murray
First Name Middle Name Last NameCase number (if known) 19-11705cgm**5. Additional mortgage payments for your residence, such as home equity loans**

| Your expenses | |
|----------------------|----------------|
| 5. | \$ <u>0.00</u> |

6. Utilities:

- 6a. Electricity, heat, natural gas \$ 88.00
 6b. Water, sewer, garbage collection \$ 0.00
 6c. Telephone, cell phone, Internet, satellite, and cable services \$ 0.00
 6d. Other. Specify: _____ \$ 0.00

7. Food and housekeeping supplies7. \$ 300.00**8. Childcare and children's education costs**8. \$ 0.00**9. Clothing, laundry, and dry cleaning**9. \$ 25.00**10. Personal care products and services**10. \$ 10.00**11. Medical and dental expenses**11. \$ 0.00**12. Transportation. Include gas, maintenance, bus or train fare.**12. \$ 0.00

Do not include car payments.

13. Entertainment, clubs, recreation, newspapers, magazines, and books13. \$ 0.00**14. Charitable contributions and religious donations**14. \$ 20.00**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance \$ 0.0015b. Health insurance \$ 135.0015c. Vehicle insurance \$ 0.0015d. Other insurance. Specify: _____ \$ 0.00**16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.**

Specify: _____

16. \$ 0.00**17. Installment or lease payments:**17a. Car payments for Vehicle 1 \$ 0.0017b. Car payments for Vehicle 2 \$ 0.0017c. Other. Specify: _____ \$ 0.0017d. Other. Specify: _____ \$ 0.00**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**18. \$ 0.00**19. Other payments you make to support others who do not live with you.**

Specify: _____

19. \$ 0.00**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**20a. Mortgages on other property \$ 0.0020b. Real estate taxes \$ 0.0020c. Property, homeowner's, or renter's insurance \$ 0.0020d. Maintenance, repair, and upkeep expenses \$ 1,327.5920e. Homeowner's association or condominium dues \$ 0.00

Debtor 1 Cheryl Louise Williams-Murray
First Name Middle Name Last Name

Case number (if known) 19-11705cgm

21. Other. Specify: _____

21. +\$ _____ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

| | | |
|------|----|----------|
| 22a. | \$ | 1,905.59 |
| 22b. | \$ | 0.00 |
| 22c. | \$ | 1,905.59 |

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ _____ 1,956.00

23b. Copy your monthly expenses from line 22c above.

23b. - \$ _____ 1,905.59

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ _____ 50.41

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here: Plan to apply for SCRIE